



Michigan Education Trust

**Student Handbook  
for Full, Limited and Community College  
Benefits Contracts**

March 2006

(517) 335-4767 or  
(800) MET-4-KID

**[www.met4kid.com](http://www.met4kid.com)**



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
DEPARTMENT OF TREASURY  
LANSING

Dear MET Student:

This is your Michigan Education Trust (MET) Student Handbook (Handbook). It contains the appropriate forms and instructions you will need to use the educational benefits provided under your MET contract(s). The Handbook also explains how the process works once you have submitted the required forms to MET.

The Student Handbook and forms apply to all three types of MET contracts: Full Benefits, Limited Benefits and Community College. This will allow students with multiple contracts the ability to activate one or more of their contracts with one form.

We have included the answers to the most frequently asked questions in this Handbook. Please read this Handbook carefully and save it for future reference. If you still have questions, contact the MET office at (517) 335-4767 in the greater Lansing area or 1-800-638-4543 outside the greater Lansing area. You may also e-mail the MET office at: [treasmet@michigan.gov](mailto:treasmet@michigan.gov).

If you have already submitted the required forms and documentation as outlined in this Handbook to our office, there is no need to resubmit to MET.

On page 37 is a change of address form. Please notify us by submitting this form to the MET office if you change your permanent address. Please notify us even if only your zip code has changed. It is very important for us to have current addresses so that we may provide the appropriate individual with required program information. If the Purchaser or Appointee's address has changed, the Purchaser or Appointee must sign the change of address form.

Please note, using your MET educational benefits may have an affect on your ability to receive various forms of financial aid. You may wish to consult the college's financial aid officer.

Thank you for your participation in the MET program.

Sincerely,

A handwritten signature in cursive script that reads 'Robin R. McMillan'.

Robin R. McMillan  
Executive Director  
Michigan Education Trust

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## Michigan Education Trust (MET) Checklist

The checklist below is an aid for completing and submitting the documentation necessary to put your Michigan Education Trust (MET) contract to work for you. Expanded instructions are included in the pages that follow. Forms are included on pages 19-37 (white pages). **Do not include the checklist with your submission.**

The MET Board of Directors has waived the deadline to submit a *Notice to Use MET Education Benefits* (Form 3181) and a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). However, submit Form 3181 as soon as possible so that MET may notify the university/college of your funds in a timely manner. You must be 18 years old or have your high school diploma to submit Form 2773.

If your documentation to MET is incomplete or incorrect, MET will notify you in writing to request the necessary forms/changes. **Incomplete or incorrect documentation can delay notification to your intended institution.** If you need assistance with any of the forms, call MET toll free at (800) 638-4543, Monday through Friday, between 8 a.m. and 5 p.m., to speak with a MET operator.

Your MET Contract Confirmation sheet identifies your contract number(s) as in the following:

- 88-999999 Full Benefits contracts contain all numbers
- 88-L999999 Limited Benefits contracts contain the letter "L"
- 88-C999999 Community College Benefits contracts contain the letter "C."

Use the checklist below to determine the appropriate documentation to submit based on your situation. **IMPORTANT:** If a Federal W-9 is requested from the **REFUND DESIGNEE**, check your MET Contract Confirmation sheet or call the MET office toll free at (800) 638-4543 to determine the Refund Designee named by the Purchaser at the time of purchase. The Refund Designee will be either the Beneficiary, Purchaser or Appointee.

### **Under a FULL and/or LIMITED Contract**

#### **Attending a Michigan Public 4-Year Institution**

- ☐ *Notice to Use MET Educational Benefits* (Form 3181, p. 19). Beneficiary must complete, sign and date.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 23). Beneficiary must complete, sign and date if over 18 years of age. If under 18, parent or guardian must sign and date for Beneficiary.

#### **Attending a Michigan Public Community College**

See page 9 for an explanation of your options.

### **Under a COMMUNITY COLLEGE Contract**

#### **Attending a Michigan Public 4-Year Institution**

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21). Beneficiary must complete, sign and date.
- ☐ Copy of high school diploma, **if under 18 years of age.**
- ☐ Copy of acceptance letter from institution.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 23). **Beneficiary** must complete, sign and date if over 18 years of age. If under 18, parent or guardian must sign and date for Beneficiary.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). **Refund Designee** must complete, sign and date regardless of whether the refund is directed to the institution or the Refund Designee. See "IMPORTANT" above.

### Attending a Michigan Public Community College

- ☐ *Notice to Use MET Educational Benefits* (Form 3181, p. 19). Beneficiary must complete, sign and date.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 23). Beneficiary must complete, sign and date if over 18 years of age. If under 18, parent or guardian must sign and date for Beneficiary.

### **Under ALL Contracts**

### Attending a Michigan Independent or Out-of-State Institution

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21). Beneficiary must complete, sign and date.
- ☐ Copy of high school diploma, ***if under 18 years of age.***
- ☐ Copy of acceptance letter from institution.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 23). **Beneficiary** must complete, sign and date if over 18 years of age. If under 18, parent or guardian must sign and date for Beneficiary.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). **Refund Designee** must complete, sign and date regardless of whether the refund is directed to the institution or the Refund Designee. See “IMPORTANT” on page 1.

### Attending under Full Tuition Scholarship or enrolled in a United States Military Academy

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21). Beneficiary must complete, sign and date.
- ☐ Copy of scholarship verification showing amount of tuition covered and number of semester/years covered or renewal terms.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). Refund Designee must complete, sign and date. See “IMPORTANT” on page 1.

### Not Attending a Qualified Higher Education Institution

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21). Beneficiary must complete, sign and date.
- ☐ *Michigan Education Trust Affidavit* (p. 22) Beneficiary must complete, sign and date. Signature must be notarized.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). Refund Designee must complete, sign and date. See “IMPORTANT” on page 1.

### Enlisting in the Military

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21). Beneficiary must complete, sign and date.
- ☐ Copy of enlistment contract.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). Refund Designee must complete, sign and date. See “IMPORTANT” on page 1.

### Death/Disability of Beneficiary

- ☐ *Notice to Terminate a MET Educational Benefits Contract* (Form 2773, p. 21).
- ☐ Copy of death certificate/letter confirming learning disability.
- ☐ *Request for Taxpayer Identification Number and Certification* (Form W-9, p. 27). Refund Designee must complete, sign and date. See “IMPORTANT” on page 1.

**Keep a copy of your completed submission to MET for your files. These forms are also available online at [www.met4kid.com](http://www.met4kid.com).**

## **Most Commonly Asked Questions**

### **1. Who can access MET contract information?**

Only those persons listed on the contract as Beneficiary, Purchaser or Appointee will be given contract-specific information whether via phone, written communication, e-mail, online access or any other means of communication with the MET office. MET will only provide general program information to all other inquiries.

### **2. The Beneficiary will not graduate from high school in the expected academic year as submitted on the Contract Signature Page at the time of purchase. Can this date be changed?**

No. MET contract prices are based on actuarial projections. MET's actuary projected a probable graduation date based on the Beneficiary's age/grade at time of purchase. The actuary also took into consideration that some beneficiaries would begin using benefits early and some would begin using benefits late. Therefore, Section 8 of the MET contract allows a Beneficiary nine years from the expected academic year to completely use all contract benefits or receive a refund.

### **3. Must a student use his or her MET contract immediately after high school graduation?**

No. A student has nine academic years from the expected high school graduation year to use all credit hours or completely receive a refund.

### **4. Can MET students attend any Michigan public university or college?**

Yes. MET benefits can be used at any Michigan public university or college upon the student meeting that institution's admission standards. MET does not guarantee that a student will be admitted to any Michigan university or college.

### **5. What are the mandatory fees?**

Mandatory fees are those required to be paid by all students attending a particular university/college. Application fees, contact hour fees and fees which are course specific (such as lab fees for science and computer classes, etc.), or fees assessed based on the number of credit hours enrolled are not covered. Also, MET does not pay for room and board or books.

### **6. What if a student's major requires more than 120 credit hours?**

There are some standard four-year baccalaureate degrees which require more than 120 credit hours. A student may submit a *Notice to Declare a Major Area of Study* (Form 2780) to MET in his or her junior or senior year in college. MET will verify the number of additional credit hours to be covered, if any, consistent with the contract requirements for a standard four-year baccalaureate degree. If MET pays for courses that are repeated to improve a student's grade point average or for incomplete, failed or withdrawn classes, they will count against the total number of credit hours allowed under the contract. MET does not cover the cost of contact hours (hours spent with the instructor).

### **7. Can credit hours be applied to Graduate School or Advanced Programs?**

MET contracts are designed to cover undergraduate courses. However, if a student graduates from college after using the MET contract for undergraduate studies and has credit hours remaining on his or her MET contract, the remaining credit hours may be used toward graduate school or an advanced program at a Michigan public university or college at the undergraduate tuition rate.

**8. Will MET cover tuition for a student that moves out-of-state after a contract has been purchased but wants to attend a Michigan public college or university?**

Under the Full and Limited Benefits contracts, MET provides payment of in-state undergraduate tuition and mandatory fees at a Michigan public university. Each university determines residency requirements. A student who moves out of the state of Michigan after the contract has been purchased and still wishes to utilize the tuition benefits may do so. In such cases, if the university deems the student an out-of-state resident, MET will provide in-state tuition and mandatory fees and the student will be responsible to pay the difference between the out-of-state and in-state tuition costs directly to the university.

**9. What if a student receives a full scholarship?**

If a Beneficiary receives a full tuition scholarship, he or she may terminate the contract and the Refund Designee will receive a refund of the average tuition (Full Benefits and Community College contracts) or lowest tuition (Limited Benefits contract). A full scholarship must be equivalent to or greater than the contract years purchased. For example, the student owns a two-year contract and is awarded a two-year scholarship; a two-year tuition scholarship; a two-year community college scholarship; or a one-year scholarship renewable for four years. Alternatively, the student may transfer the contract to an immediate family member.

**10. What if a student receives a partial or Merit Award Scholarship?**

Students who receive partial tuition scholarships, grants, or other types of tuition assistance (including faculty/employee benefits paid by a public institution) may not need all of the educational benefits provided under the MET contract. The institution should invoice MET for all credit hours for which a student enrolls. Any excess amount may be applied to other expenses or refunded to the student by the institution.

**11. What if a student decides not to attend college?**

When a student reaches 18 years of age or receives a high school diploma, the student has the option of transferring the contract to an immediate family member or terminating the contract to obtain a refund paid to the Refund Designee.

**12. Who can terminate a MET contract?**

Only a student who is at least 18 years of age or has obtained a high school diploma may terminate a contract. Therefore, neither a parent nor a Purchaser can terminate a MET contract for any reason. The only exception is if the student has died or is diagnosed as learning disabled, then a person with legal authority to act on behalf of the student may terminate the contract.

**13. If a student terminates the contract will there be a lump sum refund?**

No. Pursuant to the MET statute, termination refunds are made in four annual installments for the Full or Limited Benefits contract if terminating to attend an out-of-state college, receive a full scholarship or not attend college.

If terminating a Community College contract, refunds are made in two annual installments.

A lump sum refund is provided upon death or learning disability of the Beneficiary. See the Termination Refund Provisions chart on pages 16 and 17.

**14. What provisions can be made if a student terminates the contract for a refund for any reason and later decides to attend a Michigan public college?**

None. The MET contract does not permit the reinstatement of a contract once it has been terminated and a full or partial refund has been made.

## Contract Information Online

MET contract Beneficiaries, Purchasers, and Appointees can access contract information online. Each person listed on the contract must request his or her own password.

Go to **www.met4kid.com** and select the [click here](#) option under *New! Now you can view your MET contract information online.* By providing the requested information, you are applying for a temporary password that will be mailed to you by MET. Upon receiving this temporary password, you will have 60 days to select your own confidential, permanent password. Online access will allow you to review key contract information.

## Attending a Michigan Public University/College

Submit a *Notice to Use MET Educational Benefits* (Form 3181). Specify which university/college you plan to attend and the semester during which you first plan to attend. You do **not** need to submit your university/college acceptance letter with Form 3181. A list of Michigan public universities and community colleges is printed on the reverse side of Form 3181.

**Submit Form 3181 along with the Federal W-9 form. See pages 13 and 14 for more information regarding the W-9 form.**

### **Educational Benefits Provided**

**MET FULL BENEFITS** contracts provide undergraduate tuition and mandatory fees at a Michigan public university. At a Michigan public community college, it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)\*.

**MET LIMITED BENEFITS** contracts provide undergraduate tuition and mandatory fees at Michigan public universities whose tuition costs do not exceed 105% of the weighted average tuition cost of Michigan's four-year public institutions. Full tuition benefits would **not** be covered at institutions with tuition costs greater than 105% of the weighted average tuition. Rather, only a percentage of the tuition benefits would be provided for students attending those institutions. (See "Number of Credit Hours Allowed by MET" section on pages 6 and 7). At a Michigan public community college it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)\*.

**MET COMMUNITY COLLEGE** contracts provide in-district undergraduate tuition and mandatory fees at a Michigan community college.

Mandatory fees are those fees, which are required to be paid by all students attending a particular university/community college. Application fees and fees which are course specific, such as contact/billing hour fees, lab fees for science classes, computer classes, etc., or fees assessed based on the number of credit hours enrolled are not covered.

**Benefits are provided each semester directly to the educational institution you are attending.** MET does not pay for room and board or books.

\*MET only pays contact/billing hour fees and out-of-district tuition if the student does not qualify for the in-district tuition rate and only to the extent that the out-of-district tuition rate and contact/billing hour fees do not exceed the average tuition of Michigan public four-year universities.



## **Process: Once You Submit a Notice to Use MET Educational Benefits (Form 3181) to MET**

1. MET will mail a postcard to you confirming that your 3181 and W-9 forms have been received and processed.
2. MET will contact the university/college that you plan to attend and inform the university/college that MET will be providing tuition and mandatory fees on your behalf for the number of credit hours purchased.
3. When you register for classes, indicate to the university/college that you are a MET student. The university/college can verify that you are a MET student by checking their MET Student Report or calling the MET office at 1-800-638-4543 or (517) 335-4767. If you must pay any type of pre-registration fees, which are required to be paid in advance, and which are required to be paid by all students, you will receive a refund from the university/college once MET makes payment to the university/college for tuition and fees.
4. If you drop a class **before** the 100% refund drop date, the university/college does not bill MET for the class dropped.
5. The university/college bills MET for tuition and mandatory fees. Institutions which are on a block credit hour system should invoice MET for the block rate, but must report the **actual** number of credits taken by the student.
6. If you drop a class **after** the 100% refund date, the university/college bills MET for the full amount of the class dropped and the partial refund (if any) is returned to you (the student) by the university/college. In this situation, the credit hours dropped count against the total number of credit hours allowed under your contract. Similarly, if you repeat, fail or do not complete a class, it also counts against the total number of credit hours allowed under your contract.
7. Once you have used all the credit hours allowed under your contract, the university/college will bill you directly.

## **Number of Credit Hours Allowed by MET**

A standard four-year baccalaureate degree requires 120 semester credit hours. MET will adjust the number of credit hours allowed depending on your major area of study (see next section). Note, MET will only pay four-fifths of the credit hours required for five-year baccalaureate degree programs.

**MET FULL BENEFITS Contracts:** If you have a four-year Full Benefits contract, MET will pay for 120 semester credit hours. Similarly, if you have a one, two or three year contract, MET will pay for 30, 60 or 90 credit hours, respectively.

**MET LIMITED BENEFITS Contracts:** If you attend a Michigan public university whose tuition costs do **not** exceed 105% of the weighted average tuition of Michigan's public universities and have a four-year contract, MET will pay for 120 semester credit hours. Similarly, if you have a one, two or three-year contract, MET will pay for 30, 60, or 90 semester credit hours, respectively. MET will only pay for four-fifths of the credit hours required for five-year baccalaureate degree programs.

However, if you attend a Michigan public university/college whose tuition costs exceed 105% of the weighted average tuition of Michigan's public universities, MET will pay for the number of credit hours, which can be purchased with 105% of the weighted average tuition at the time you enroll. Michigan public universities whose tuition costs exceeded 105% of the weighted average tuition for the 2005-06 academic year were the University of Michigan-Ann Arbor campus (UM-AA), Michigan State University (MSU) and Michigan Technological University

(MTU). For the 2005-06 academic year MET covered 23 of 30 credit hours at UM-AA, 27 of 30 credit hours at MSU, and 26 of 30 credit hours at MTU.

The institutions and credit hours allowed at each for the 2006-07 academic year will be determined this summer. MET will adjust the number of credit hours allowed depending on your major area of study (see section below).

**MET COMMUNITY COLLEGE Contracts:** A standard 2-year associate degree requires 60 semester credit hours. Therefore, if you have a two-year contract, MET will pay for 60 semester credit hours. Similarly, if you have a one-year contract, MET will pay for 30 credit hours. MET will adjust the number of credit hours allowed depending on your major area of study (see paragraph below).

### **Declaring a Major Area of Study**

Many degree programs have different credit hour requirements. A *Notice to Declare a Major Area of Study* (Form 2780) will be mailed to you as indicated below. (Form 2780 can also be accessed at [www.met4kid.com](http://www.met4kid.com).) Once MET receives a completed Form 2780 from you, the number of credit hours available will be adjusted, if necessary, depending on your declared major. As stated in the previous section, the adjustment is made from the number of credit hours originally purchased.

If you change your major area of study, any credit hours already paid by MET which do not apply toward your new major are still subtracted from the number of credit hours available to be paid by MET.

**MET FULL BENEFITS Contracts:** Form 2780 will be mailed to you in your junior year. If you have less than four years of educational benefits and are using your educational benefits prior to your junior year, call the MET office so that Form 2780 can be mailed to you earlier or visit our website at [www.met4kid.com](http://www.met4kid.com) and click on MET FORMS.

**MET LIMITED BENEFITS Contracts:** If you are attending a Michigan public university/college whose costs do not exceed 105% of the weighted average tuition, upon receipt of a completed Form 2780 from you, the number of credit hours available will be adjusted, if necessary, depending on your declared major. As stated in the previous section, the adjustment is made from the number of credit hours originally purchased.

However, if you are attending a Michigan public university/college whose tuition costs exceed 105% of the weighted average tuition, MET cannot adjust the number of credit hours, rather, MET will only pay the number of credit hours, which could be purchased at the time of enrollment.

**MET COMMUNITY COLLEGE Contracts:** Form 2780 will be mailed to you at the end of your first year. If you have a one-year community college contract, call the MET office so that Form 2780 can be mailed to you earlier or visit our website at [www.met4kid.com](http://www.met4kid.com) and click on MET FORMS.

### **Time Frame for Using Your MET Educational Benefits**

You have nine years to use your MET educational benefits in full. Your nine-year time period begins in the academic year specified in your contract and ends July 15 of the ninth year. The academic year cannot be changed.

Because MET contract prices are based on actuarial projections, Section 8 of the MET contract allows a Beneficiary nine years from the expected academic year to completely use all contract benefits or receive a refund.

Notes: There is no maximum or minimum number of credit hours you are required to take during a semester or academic year. Credit hours can be used for summer semester. There is no refund if educational benefits are taken at an accelerated pace.

## **Transferring From One University/College to Another**

You must notify MET by either calling the MET office or by submitting the *Notice to Transfer to Another University or College* (Form 2779) on page 33 if you:

1. Make a permanent or temporary transfer to a different Michigan public university/college; or
2. Attend two different Michigan public institutions at the same time; or
3. Attend classes at a different Michigan public university/college during the summer semester. (If you do so, indicate on Form 2779 if you will return to your original university/college after the summer semester.)

You may only transfer between Michigan public universities and community colleges. To have your MET funds paid to a Michigan independent (private) or out-of-state institution you must complete the *Notice to Terminate a MET Educational Benefits Contract* (Form 2773) on page 21 and supply the required documentation.

## **Limitation of Refund**

**Note:** Once you have earned more than one-half of the credit hours required for the awarding of a baccalaureate degree at a Michigan public university, you cannot terminate your contract requesting payment to the Refund Designee. You can, however, direct any remaining refund to a qualified higher education institution. If you will no longer attend, to terminate your contract and receive a refund you must do so before you have completed 61 semester credit hours (unless you are in a degree program, which requires more than 120 credit hours). This limitation applies to credits hours **EARNED** regardless of whether paid by MET or not.

## **Partial Scholarships**

If you receive partial tuition scholarships, grants, or other types of assistance at a Michigan public university/college, you may not need all of the educational benefits provided under your MET contract. In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of the amount needed to cover tuition expenses, the excess may be refunded to you by the institution you are attending. The excess may be subject to income and excise taxes. There is no termination provision under the contract for a partial tuition scholarship.

## **Attending a Michigan Independent (Private) or Out-of-State Institution**

If you plan to attend a Michigan independent (private) or an out-of-state institution, you must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). You must indicate if the refund should be paid to the college or the person specified to receive the refund (Refund Designee). **Note: If you direct the refund to be paid to the college, the refund amount will be higher than if it is directed to the Refund Designee (see Refund Chart on pages 16 and 17). You must submit a copy of your acceptance letter from the university/college along with the appropriate Federal W-9s as listed on Form 2773.**

## Attending a Michigan Public Community College

If you have a **four-year Full or Limited Benefits contract** or more than one contract which equal four years of educational benefits and plan on attending a four-year public university after you attend a community college for two years, it may be advantageous for you **not** to terminate your contract. If you attend a community college for two academic years or less at the **in-district rate**, you may then attend any Michigan public four-year university at no additional tuition cost and receive the number of credit hours required for the awarding of a baccalaureate degree. To qualify for this benefit, you must have obtained an associate degree within a two-year academic period or have taken classes for two academic years or less. You may take classes during the summer semester of a two-year academic period and qualify under Section 2(c) of your contract.

If you plan to attend a Michigan public community college and **not** attend a Michigan public four-year university, you may terminate your contract and receive a refund. Submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773), proof of enrollment and W-9 forms for the Beneficiary and Refund Designee. **Note, however, that in accordance with the contract, the refund payment must be directed to the community college.** The refund amount is paid as necessary to cover tuition and mandatory fees (up to the total amount available). Any remaining amount is paid to the person designated in the contract to receive the refund in the **fourth** year after the contract is terminated.

**The circumstances under which a MET contract can be terminated are stated above. If you are planning to pay for your own tuition expenses and not terminate your contract so that the refund amount increases over time, there may be no valid reason in the future under which you will be eligible to terminate your contract and receive a refund.**

## Other Reasons for Terminating Your MET Contract

### Full Tuition Scholarship

If you receive a **full** tuition scholarship and wish to terminate your contract and receive a refund, you must submit the *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). The tuition scholarship must be equal to or greater than the number of contract years purchased or a full tuition scholarship at a community college. A one-year scholarship, which is renewable for the number of contract years purchased, is acceptable. **You must submit a copy of the verification letter that specifies the terms of your scholarship along with Form 2773.** The refund is provided to the Refund Designee.

### Partial Scholarships

**There is no termination provision under the contract for a partial tuition scholarship.** If you receive partial tuition scholarships, grants, or other types of assistance at a qualified higher education institution, you may not need all of the educational benefits provided under your MET contract. In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of the amount needed to cover tuition expenses, the excess may be refunded to you by the institution you are attending. The excess may be subject to income and excise taxes.

### Not Attending College or Enrolled in a Non-qualified Higher Education Institution

If you do not plan to attend a higher education institution, or enroll in an institution that does not offer an associate or baccalaureate degree, and wish to terminate your contract and receive a refund, you must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). **Along with Form 2773, you must submit an affidavit certifying that you do not plan to attend college. This affidavit must be notarized.** The affidavit is

printed on the reverse side of the Notice to Terminate. The refund may be subject to income and excise taxes (see page 15). The refund is provided to the Refund Designee.

### **Enlisted in the Military**

If you enlisted in a branch of the U.S. armed services and wish to terminate your contract and receive a refund, you must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Along with Form 2773, you must submit a **signed copy of your enlistment contract**. If your enlistment includes full tuition scholarship, you may terminate under scholarship for a higher refund amount.

**A portion of the refund may constitute taxable income for federal, state and local income tax purposes. The Purchaser may change the person to receive the refund from the individual specified in the contract to the student or another individual by submitting a notarized written request or by completing the *Request to Update a Michigan Education Trust Contract* (Form 2777) on page 31.**

The circumstances under which a MET contract can be terminated are stated above. If you are planning to pay for your own tuition expenses and not terminate your contract so that the refund amount increases over time, there may be no valid reason in the future under which you will be eligible to terminate your contract and receive a refund.

You have nine academic years to either use all your MET educational benefits or to receive a refund in full. All payments for the academic year must be made by July 15. Because most refunds are payable in four annual installments, to receive a **full** refund, you must terminate your contract by the fifth year after the academic year you were expected to begin college as specified in your contract. Otherwise, the Refund Designee will only receive the amount paid for the contract less any educational benefits or refund previously paid.

When the contract was originally purchased, the Purchaser designated the person to receive the refund (if it is not directed to a higher education institution). This designation **can only** be changed with a **notarized** letter from the Purchaser or a completed *Request to Update a Michigan Education Trust Contract* (Form 2777) on page 31. If the Purchaser is deceased, contact the MET office.

## **Transferring a MET Contract to an Immediate Family Member**

If you do not plan to utilize all or a portion of the educational benefits provided under the contract, you may transfer your educational benefits to an immediate family member by submitting a *Request to Transfer MET Educational Benefits* (Form 2781) on page 35. Form 2781 must be completed and signed by the original Beneficiary, the Purchaser of the contract (for 1988 contracts only) and the new Beneficiary (or parent/guardian if the new Beneficiary is a minor) and returned to the MET office at the address below. **A transfer fee of \$25.00 must be submitted along with the completed Form 2781.** Make the check or money order payable to “Michigan Education Trust.”

Note: Educational benefits may only be transferred to an immediate family member as defined in the contract. A Beneficiary may only request to transfer his/her educational benefits when he/she reaches 18 years of age or receives his/her high school diploma. **Also, all individuals signing Form 2781 certify that no payment has been or will be made to anyone for the transfer of educational benefits.**

If the educational benefits will be transferred to a younger Beneficiary, there is no additional charge. However, if the educational benefits will be transferred to an older student, an additional charge is required. This additional amount is based on the difference between the amount paid for the contract (for the original Beneficiary) and the cost of a contract for the older student in the year the contract was purchased, plus MET’s loss of investment income from the date the contract was purchased to the date of transfer. The additional fee provides the new

Beneficiary nine years from the date of transfer, to completely use educational benefits.

The additional fee may be waived if the new Beneficiary is willing to accept less than nine years to completely use educational benefits. If you wish to pay the additional fee, call the MET office at the number listed below for the amount before you submit Form 2781 and the \$25.00 fee.

**IMPORTANT:** Credit hours transferred after the original Beneficiary has earned more than one-half of the credit hours required for a baccalaureate degree must be used by the new Beneficiary at a qualified higher education institution. The new Beneficiary cannot terminate for a refund payable to the Refund Designee.

### **Process: Once You Submit a Notice to Terminate a MET Educational Benefits Contract (Form 2781) to MET**

1. MET will review your documentation for completeness. If no errors are found, the termination is finalized. If your documentation to MET is incomplete or incorrect, MET will notify you in writing to request the necessary forms/changes.
2. When the termination documentation is finalized, MET notifies the university/college you plan to attend via a "MET Student Report" which lists the name, Social Security number and refund amount available for all MET students who are attending that particular university/college. The university/college must then return the MET Student Report indicating the amount to be paid. Once MET receives the completed Student Report, payment is made to the university/college on your behalf.
  - a) If you attend a Michigan independent (private) university/college and direct the refund to the university/college, the refund amount is available to be paid as necessary for **tuition and mandatory fees**. The institution bills MET for the tuition and mandatory fees up to the total refund amount available (see Refund Chart on pages 16 and 17). If the full refund amount is not fully utilized by you (the student), you will have the option to defer (rollover) the refund for an additional academic year\* or release the remainder of the refund amount to the Refund Designee between August 1 and August 15 in the fourth year after the contract was terminated.
  - b) If you attend an out-of-state university/college and direct the refund to the out-of-state institution, the refund amount is paid in four annual (yearly) installments and the institution bills MET for **tuition only** up to the annual refund amount available (see Refund Chart on pages 16 and 17).
  - c) If you attend an out-of-state university/college and do **not** utilize the total annual installment, you will have the option to defer (rollover) the refund into the next academic year's\* refund amount or release the remainder of the annual installment to the Refund Designee. The refund will be released between August 1 and August 15 of that academic year.
  - d) If you terminate your contract to attend an out-of-state university/college and MET is not billed for classes (during an academic year for which you have an annual refund installment), the **annual** installment will drop from the average tuition to the lowest tuition and will be paid to the Refund Designee for that year. In this situation, the Refund Designee will receive a refund check between August 1 and August 15 of that academic year.

\*A Beneficiary (student) may defer at the end of each academic year up to, but not to exceed, the nine-year deadline to receive funds. The nine-year period begins from the academic year the Beneficiary is expected to enter college (as stated on the MET Contract Signature Page at the time of purchase).

- e) If you terminate your MET contract to attend an out-of-state institution and then you decide to discontinue attending college, the refund amount paid to the Refund Designee will drop from the average tuition to the lowest tuition.
- 3. If you attend a Michigan independent (private) university/college or an out-of-state university/college and **direct the refund to the Refund Designee**, the refund amount is paid in four annual installments. This refund amount is lower than the refund amount paid to a university/college (see Refund Chart on pages 16 and 17).
- 4. If you terminate your contract because you received a full tuition scholarship or do not plan to attend college, the refund is paid in four annual installments to the Refund Designee (see Refund Chart on pages 16 and 17).
- 5. **You will receive a letter from MET specifying the exact refund amount and how it will be paid. You should receive this letter three to four weeks after submitting completed paperwork. Refund checks, which are issued to the Refund Designee, will be mailed between August 1 and 15.**

**Note: Once you terminate your MET contract, you cannot reinstate the contract for full tuition at a Michigan public university/college. However, any remaining refund amount can be directed to a Michigan public university/college. Also, you cannot reinstate a contract that has been terminated to transfer it to another Beneficiary.**

### **Transferring from One University/College to Another (Terminated Contracts)**

You must notify MET by either calling the MET office or by submitting a *Notice to Transfer to Another University or College* (Form 2779) on page 33 if you:

- 1. Make a permanent or temporary transfer to a different Michigan public, private or out-of-state university/college; or
- 2. Attend two different Michigan public, private, or out-of-state institutions at the same time; or
- 3. Attend classes at a different Michigan public, private or out-of-state university/college during the summer semester. (If you do so, indicate on Form 2779 if you will return to your original university/college after the summer semester.)

## **Instructions for Form W-9**

### **Request for Taxpayer Identification Number and Certification**

Only the student must complete and submit Form W-9 when attending a Michigan public university/college.

The student **and** the person specified in the contract to receive the refund must individually complete and submit Form W-9 when terminating the contract to attend a Michigan private or an out-of-state university/college.

A portion of the refund may constitute taxable income for federal, state and local income tax purposes and may be subject to a federal excise tax. The **Purchaser** may change the person to receive the refund to the student or another individual by submitting a **notarized** written request or completing a *Request to Update a Michigan Education Trust Contract* (Form 2777) on page 31.

W-9 forms are located on pages 23 and 27 of this handbook.

#### **Utilizing Your Educational Benefits or if You (the Student) Are Receiving the Refund**

The Internal Revenue Service (IRS) requires that MET obtain a completed Form W-9. It is the same form that financial institutions require you to complete when you open a new account.

If you are 18 years of age or older, you (the student) must complete and sign this form which certifies that MET has been provided with the correct Social Security number and that you are not subject to any IRS backup withholding taxes (delinquent taxes due). See Example A on page 14. If you are a minor, your parent or guardian must complete this form (with your name, address and Social Security number) and sign it as “parent” or “guardian.” See Example B on page 14.

#### **Refunds Paid to Other Than the Student or the University/College**

If a contract is terminated and the refund is paid to a person other than the student or the university/college, the Refund Designee will receive a refund, which may constitute taxable income for federal, state and local income tax purposes. **In this case, the Refund Designee must complete and sign the Form W-9** which certifies that MET has been provided with the correct Social Security number and that the Refund Designee is not subject to any IRS backup withholding taxes. See Example A on page 14.

Write the MET contract number in the box in the upper right-hand corner of the Form(s) W-9.

**If we do not receive the completed Form(s)W-9, we will withhold taxes from the next payment made.**

**\*The Refund Designee is the person specified by the Purchaser to receive the refund.**



## W-9 Examples

### Example A: Student 18 Years Old or Older

**Student Information** →

**Student Social Security Number** →

**Student Signature** →

**Form W-9**  
(Rev. November 2005)  
Department of the Treasury  
Internal Revenue Service

**Request for Taxpayer Identification Number and Certification**

Contract Number(s)  
**99-999999**

Give form to the requester. Do not send to the IRS.

Name (as shown on your income tax return)  
**Samuel Doe**

Business name, if different from above  
-----

Check appropriate box: ☒ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)  
**123 Maple Street**

City, state, and ZIP code  
**Your Town, State 41234**

List account number(s) here (optional)  
-----

Requester's name and address (optional)  
-----

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Social security number**  
**1 2 3 4 5 6 7 8 9**

or

**Employer identification number**  
+ | | | | | | |

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign Here** Signature *Samuel Doe* U.S. person ☒ Date *March 3, 2006*

### Example B: Student Under 18 Years Old

**Student Information** →

**Student Social Security Number** →

**Parent Signature** →

**Form W-9**  
(Rev. November 2005)  
Department of the Treasury  
Internal Revenue Service

**Request for Taxpayer Identification Number and Certification**

Contract Number(s)  
**99-999999**

Give form to the requester. Do not send to the IRS.

Name (as shown on your income tax return)  
**Samuel Doe**

Business name, if different from above  
-----

Check appropriate box: ☒ Individual/Sole proprietor ☐ Corporation ☐ Partnership ☐ Other ☐ Exempt from backup withholding

Address (number, street, and apt. or suite no.)  
**123 Maple Street**

City, state, and ZIP code  
**Your Town, State 41234**

List account number(s) here (optional)  
-----

Requester's name and address (optional)  
-----

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Social security number**  
**1 2 3 4 5 6 7 8 9**

or

**Employer identification number**  
+ | | | | | | |

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

**Sign Here** Signature *Marlene Doe* U.S. person ☒ Date *March 3, 2006*

## MET Annual Statement of Benefits and Taxable Income

When contract benefits are paid, MET will provide the contract payee (the Beneficiary or the Refund Designee) with a Statement of Benefits in lieu of a federal Form 1099-Q each January.

Starting January 1, 2002, MET benefits used to pay college tuition and mandatory fees will be exempt from federal and Michigan income taxes. If, however, a MET contract is terminated and the refund is not used to pay qualified higher education expenses, contract “earnings” (the value of the refund over the amount paid for the corresponding portion of the contract) could be subject to federal, state and local income taxes **and a 10% federal excise tax**. The payee is responsible for those taxes.

To demonstrate the calculation of a refunded contract’s annual “earnings,” the following example uses a MET contract purchased for \$8,901 and which provides a total refund of \$11,240:

1) Total amount paid for the contract (contract price plus any fees)	\$8,901.00
2) *Total refund to be paid (less termination fee)	\$11,240.00
3) Non-taxable portion multiplier (item 1 divided by item 2)	0.79
4) Annual refund installment	\$2,810.00
5) Non-taxable portion (item 4 multiplied by item 3)	\$2,219.90
6) Taxable “earnings” (item 4 less item 5)	\$590.10

\*The total refund is dependent upon the reason for termination. (See the Refund Chart on pages 16 and 17.) In most instances, MET refunds are paid over four years (university contracts) or two years (community college contracts).

## REFUND CHART – ALL CONTRACTS

Reason	Full Benefits	Limited Benefits	Community College
<b>Attends Michigan independent (private) university/college and directs payment to <i>university/college</i></b>	<u>Weighted average tuition</u> of Michigan public four-year universities  Paid as necessary to cover tuition and mandatory fees up to maximum refund allowed	<u>Weighted average tuition</u> of Michigan public four-year universities whose tuition costs do not exceed 105% of the weighted average tuition  Paid as necessary to cover tuition and mandatory fees up to maximum refund allowed	<u>Weighted average tuition</u> of Michigan public community colleges  Two* annual installments paid as necessary to cover tuition and mandatory fees up to maximum refund allowed
<b>Attends Michigan independent (private) university/college and directs payment to <i>Refund Designee</i></b>	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract	<u>Lowest tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid to the person specified in the contract
<b>Attends out-of-state institution and directs payment to <i>university/college</i></b>	<u>Average tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	<u>Average tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
<b>Attends out-of-state institution and directs payment to <i>Refund Designee</i></b>	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	<u>Lowest tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid to the person specified in the contract
<b>Received a full tuition scholarship</b>	<u>Average tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract	<u>Average tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
<b>Attends a Michigan public community college</b>	<u>Lowest tuition</u> of Michigan public four-year universities Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed	<u>Lowest tuition</u> of Michigan public four-year universities Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed	Not Applicable
<b>Attends a Michigan public university and directs payment to the <i>university</i>.</b>	Not Applicable	Not Applicable	<u>Weighted average tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
<b>Attends a Michigan public university and directs payment to the <i>Refund Designee</i></b>	Not Applicable	Not Applicable	<u>Lowest tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid to the person specified in the contract

Not Attending College	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract  (\$100 termination fee deducted from first installment)	<u>Lowest tuition</u> of Michigan public four-year universities  Four* consecutive annual installments paid to the person specified in the contract  (\$100 termination fee deducted from first installment)	<u>Lowest tuition</u> of Michigan public community colleges  Two* consecutive annual installments paid to the person specified in the contract  (\$100 termination fee deducted from first installment)
Beneficiary Dies or is Learning Disabled	<u>Lowest tuition</u> of Michigan public four-year universities  Lump sum paid within 60 days to the person specified in the contract	<u>Lowest tuition</u> of Michigan public four-year universities  Lump sum paid within 60 days to the person specified in the contract	<u>Lowest tuition</u> of Michigan public community colleges  Lump sum paid within 60 days to the person specified in the contract

\*Even if you have less than a four-year Full or Limited Benefit contract, the refund amount is paid in four annual installments. Likewise, Community College contract refunds are paid in two annual installments, regardless of number of years purchased.

## REFUND AMOUNTS

**Refund amounts for the 2006-07 academic year will be determined this summer. However, it is expected that these amounts will be slightly higher than the amounts for the 2005-06 academic year.**

**The refund amounts shall be the weighted average, average or lowest tuition cost based upon the last full academic year before the refund payments commence.**

**Refund amounts for Full Benefits contracts for the 2005-06 academic year were:**

Weighted Average: \$6,571 per contract year purchased  
Average: \$6,427 per contract year purchased  
Lowest: \$5,399 per contract year purchased

**Refund amounts for Limited Benefits contracts for the 2005-06 academic year were:**

Weighted Average: \$5,975 per contract year purchased  
Lowest: \$5,399 per contract year purchased

**Refund amounts for Community College contracts for the 2005-06 academic year were:**

Weighted Average: \$2,023 per contract year purchased  
Average: \$2,106 per contract year purchased  
Lowest: \$1,621 per contract year purchased

- 1) Once terminated, refund amounts do not increase over the refund period.
- 2) If educational benefits were used prior to the termination of the contract, the refund allowed is reduced by the amount of educational benefits previously paid by MET on the student's behalf.

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## Notice to Use MET Educational Benefits

Issued under Public Act 316 of 1986.

Use this notice if you will be attending a Michigan public university or community college under Full, Limited and Community College\*\* Benefits Plans. The Beneficiary, must submit this notice to MET by June 1 before the Academic Year in which you wish to begin using educational benefits. If you wish to begin using educational benefits earlier or later than the beginning of an Academic Year, this notice should be submitted three months before the date of use to ensure timely receipt of educational benefits.

Beneficiary Name (Student)	Beneficiary's Social Security Number
Street Address	Daytime Telephone (       )
City, State, ZIP Code	E-mail Address
Name of Institution Beneficiary Will Attend	Semester and Year Benefits Will Be First Used

Signature of Beneficiary (Student)	Date
------------------------------------	------

**\*If you would like to activate more than one MET contract at this time, indicate all applicable contract numbers above.**

**\*\*A Community College contract can only be activated on this form if you are attending a community college. If you are attending a Michigan 4-year university under a Community College contract, please complete the Notice to Terminate A MET Educational Benefits Plan Contract (form 2773) and include the required documentation.**

**To ensure timely receipt of educational benefits, submit this notice along with form W-9 within the specified time period.**

**MAIL TO:**  
**Michigan Education Trust**  
**P.O. Box 30198**  
**Lansing, MI 48909**

**Fax:**  
**(517) 373-6967**

## Michigan Public Educational Institutions

### Four-Year Universities

Central Michigan University  
Eastern Michigan University  
Ferris State University  
Grand Valley State University  
Lake Superior State University  
Michigan State University  
Michigan Technological University  
Northern Michigan University  
Oakland University  
Saginaw Valley State University  
University of Michigan - Ann Arbor  
University of Michigan - Dearborn  
University of Michigan - Flint  
Wayne State University  
Western Michigan University

### Two-Year Community and Junior Colleges

Alpena Community College  
Bay De Noc Community College  
Delta College  
Glen Oaks Community College  
Gogebic Community College  
Grand Rapids Community College  
Henry Ford Community College  
Jackson Community College  
Kalamazoo Valley Community College  
Kellogg Community College  
Kirtland Community College  
Lake Michigan College  
Lansing Community College  
Macomb Community College  
Mid-Michigan Community College  
Monroe County Community College  
Montcalm Community College  
Mott Community College  
Muskegon Community College  
North Central Michigan College  
Northwestern Michigan College  
Oakland Community College  
St. Clair County Community College  
Schoolcraft College  
Southwestern Michigan College  
Washtenaw Community College  
Wayne County Community College  
West Shore Community College

**Full Benefits Contracts:** Provide undergraduate tuition and mandatory fees\* at every Michigan public 4-year university. At a Michigan public community college, it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)\*\*.

**Limited Benefits Contracts:** Provide undergraduate tuition and mandatory fees at Michigan public universities whose tuition costs do not exceed 105% of the weighted average tuition cost of Michigan's four-year public institutions. Full tuition benefits would **not** be covered at institutions with tuition costs greater than 105% of the weighted average tuition. Rather, only a percentage of the tuition benefits would be provided for students attending those institutions. At a Michigan public community college, it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)\*\*. Michigan public universities whose tuition costs exceeded 105% of the weighted average tuition for the 2005-06 academic year were the University of Michigan-Ann Arbor campus (UM-AA), Michigan State University (MSU) and Michigan Technological University (MTU). For the 2005-06 academic year MET covered 23 of 30 credit hours at UM-AA, 27 of 30 credit hours at MSU, and 26 of 30 credit hours at MTU.

**Community College Contracts:** Provide in-district tuition and mandatory fees\* when attending a Michigan community college.

\*Mandatory fees are those fees which are required to be paid by all students attending a particular university/community college. Application fees and fees which are course specific, such as lab fees for science classes, computer classes, etc., or fees assessed based on the number of credit hours enrolled are not covered.

\*\*MET only pays contact/billing hour fee and out-of-district tuition if the student does not qualify for the in-district tuition rate and only to the extent that the out-of-district tuition, contact/billing hour fees and mandatory fees do not exceed the average tuition of Michigan public 4-year universities.

## Notice to Terminate a MET Educational Benefits Contract

Issued under Public Act 316 of 1986.

Use this notice when attending a Michigan independent or out-of-state institution under Full, Limited and Community College contract (or Michigan public institution if you have a Community College contract) OR to receive a refund. Submit this notice to MET by July 15 before the Academic Year in which the Beneficiary (student), wishes to terminate the Contract.

*Beneficiary Name (Student)	Beneficiary's Social Security Number
Street Address	Daytime Telephone (       )
City, State, ZIP Code	E-mail Address
Name of Institution Beneficiary Will Attend	Semester and Year to Begin Using Refund ( <b>required info. under <u>all</u> options</b> )

The Beneficiary requests termination of the above referenced contract for the following reason:

- \_\_\_\_\_ a. Beneficiary will attend a Michigan Independent, Degree-granting College or University. *Attach: 1) Acceptance letter, 2) W-9 form for beneficiary and 3) W-9 form for refund designee (regardless of where you direct refund).*  
**To whom should refund be paid?**  
\_\_\_\_\_ College (Weighted Average tuition)  
\_\_\_\_\_ Refund Designee (Lowest Tuition to Person in Item 16 of Contract Signature Page)
- \_\_\_\_\_ b. Beneficiary will attend an Out-of-State Institution of Higher Education. *Attach: 1) Acceptance letter, 2) W-9 form for beneficiary and 3) W-9 form for refund designee (regardless of where you direct refund).*  
**To whom should refund be paid?**  
\_\_\_\_\_ College (Average tuition)  
\_\_\_\_\_ Refund Designee (Lowest Tuition to Person in Item 16 of Contract Signature Page)
- \_\_\_\_\_ c. Beneficiary has received a full tuition scholarship or is enrolled in a United States Military Academy. *Attach: 1) Verification of scholarship that states terms (what costs will be covered per term/semester as well as number of terms/semesters covered **or** terms of renewal), and 2) W-9 form for refund designee.*
- \_\_\_\_\_ d. Beneficiary does not plan to attend a Higher Education Institution. Complete the affidavit on the reverse side of this form stating that you, the Beneficiary, do not plan to attend a Higher Education Institution. The affidavit must be notarized. *Attach: W-9 form for refund designee (Person in item 16 of Contract Signature Page).*
- \_\_\_\_\_ e. Beneficiary is Disabled or has died. *Attach: a sworn or attested statement of the Beneficiary's Disability. If the Beneficiary has died, the person with legal authority to act on behalf of the Beneficiary should submit a certificate of death and sign the form below in place of the Beneficiary's signature. A W-9 form must be submitted for the refund designee in either case.*
- \_\_\_\_\_ f. Beneficiary has a Full or Limited Benefits contract and will attend a Community College and intends to terminate the Contract rather than receive educational benefits. Refund must be provided to the Community College. *Attach W-9 form for refund designee.*
- \_\_\_\_\_ g. Military. *Attach: 1) Copy of enlistment contract and 2) W-9 form for refund designee.*
- \_\_\_\_\_ h. Beneficiary has a Community College contract and will attend a Michigan public 4-year institution. *Attach: 1) Acceptance letter, 2) W-9 form for beneficiary and 3) W-9 form for refund designee (regardless of where you direct refund).*  
**To whom should refund be paid?**  
\_\_\_\_\_ College (Weighted Average tuition)  
\_\_\_\_\_ Refund Designee (Lowest Tuition to Person in Item 16 of Contract Signature Page)

**If you are unsure of the appropriate reason for termination, call MET at (800)-638-4543.**

*Signature of Beneficiary (Student)	Date
-------------------------------------	------

**\*Beneficiary must be at least 18 years of age or have a high school diploma. If you are not 18 years of age, Attach: a copy of your high school diploma.**



## Michigan Education Trust Affidavit

Use this Affidavit only when not attending a higher education institution as defined in the contract.

\_\_\_\_\_, being first duly sworn, states:  
Signature of Beneficiary (Student)

1. I am at least 18 years of age or have a high school diploma.  
(Attach: copy of high school diploma if not 18.)
2. I am the Beneficiary of Michigan Education Trust (MET) Contract  
Number \_\_\_\_\_.
3. This affidavit is submitted to MET in order to comply with the  
requirements of my "Notice to Terminate a MET Contract"  
form dated \_\_\_\_\_.
4. I do not plan to attend a higher education institution as defined in the  
MET contract.

\_\_\_\_\_  
Signature of Beneficiary (Student)

\_\_\_\_\_  
Date

State of \_\_\_\_\_

County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me, a Notary Public in and for the County  
and State above, personally appeared \_\_\_\_\_ who after being duly  
sworn, represented and acknowledged execution of this instrument.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
County

My Commission Expires:

Notary Seal or Stamp Required

## Request for Taxpayer Identification Number and Certification

Give form to the  
requester. Do not  
send to the IRS.

Print or type See Specific Instructions on page 2	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ .....	<input type="checkbox"/> Exempt from backup withholding
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
			+			+		
or								
Employer identification number								
			+					

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

Sign Here	Signature of U.S. person ▶	Date ▶

### Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**U.S. person.** Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.**

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

**Limited liability company (LLC).** If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

**Other entities.** Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

**Note.** You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

## Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

**Exempt payees.** Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt recipients 1 through 7 <sup>2</sup>

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a federal executive agency.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.socialsecurity.gov](http://www.socialsecurity.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting [www.irs.gov](http://www.irs.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

**Signature requirements.** Complete the certification as indicated in 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship or single-owner LLC	The owner <sup>3</sup>
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner <sup>3</sup>
7. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.



# Request for Taxpayer Identification Number and Certification

Give form to the  
requester. Do not  
send to the IRS.

Print or type See Specific Instructions on page 2	Name (as shown on your income tax return)	
	Business name, if different from above	
	Check appropriate box: <input type="checkbox"/> Individual/ Sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other ▶ .....	<input type="checkbox"/> Exempt from backup withholding
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
	City, state, and ZIP code	
List account number(s) here (optional)		

## Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
			+			+		
or								
Employer identification number								
			+					

## Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on page 4.)

<b>Sign Here</b>	Signature of	Date ▶
	U.S. person ▶	

## Purpose of Form

A person who is required to file an information return with the IRS, must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

**U.S. person.** Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee.

In 3 above, if applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

**Note.** If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

For federal tax purposes, you are considered a person if you are:

- An individual who is a citizen or resident of the United States,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States, or
- Any estate (other than a foreign estate) or trust. See Regulations sections 301.7701-6(a) and 7(a) for additional information.

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.

The person who gives Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States is in the following cases:

- The U.S. owner of a disregarded entity and not the entity,

- The U.S. grantor or other owner of a grantor trust and not the trust, and
- The U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person, do not use Form W-9. Instead, use the appropriate Form W-8 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.**

Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the recipient has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-8.

**What is backup withholding?** Persons making certain payments to you must under certain conditions withhold and pay to the IRS 28% of such payments (after December 31, 2002). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),

3. The IRS tells the requester that you furnished an incorrect TIN,

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or

5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See the instructions below and the separate Instructions for the Requester of Form W-9.

Also see *Special rules regarding partnerships* on page 1.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line.

**Limited liability company (LLC).** If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line. Check the appropriate box for your filing status (sole proprietor, corporation, etc.), then check the box for "Other" and enter "LLC" in the space provided.

**Other entities.** Enter your business name as shown on required federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

**Note.** You are requested to check the appropriate box for your status (individual/sole proprietor, corporation, etc.).

## Exempt From Backup Withholding

If you are exempt, enter your name as described above and check the appropriate box for your status, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

**Exempt payees.** Backup withholding is not required on any payments made to the following payees:

1. An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2),
2. The United States or any of its agencies or instrumentalities,
3. A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities,
4. A foreign government or any of its political subdivisions, agencies, or instrumentalities, or
5. An international organization or any of its agencies or instrumentalities.

Other payees that may be exempt from backup withholding include:

6. A corporation,
7. A foreign central bank of issue,
8. A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States,
9. A futures commission merchant registered with the Commodity Futures Trading Commission,
10. A real estate investment trust,
11. An entity registered at all times during the tax year under the Investment Company Act of 1940,
12. A common trust fund operated by a bank under section 584(a),
13. A financial institution,
14. A middleman known in the investment community as a nominee or custodian, or
15. A trust exempt from tax under section 664 or described in section 4947.

The chart below shows types of payments that may be exempt from backup withholding. The chart applies to the exempt recipients listed above, 1 through 15.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt recipients except for 9
Broker transactions	Exempt recipients 1 through 13. Also, a person registered under the Investment Advisers Act of 1940 who regularly acts as a broker
Barter exchange transactions and patronage dividends	Exempt recipients 1 through 5
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt recipients 1 through 7 <sup>2</sup>

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation (including gross proceeds paid to an attorney under section 6045(f), even if the attorney is a corporation) and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees; and payments for services paid by a federal executive agency.

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-owner LLC that is disregarded as an entity separate from its owner (see *Limited liability company (LLC)* on page 2), enter your SSN (or EIN, if you have one). If the LLC is a corporation, partnership, etc., enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.socialsecurity.gov](http://www.socialsecurity.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer ID Numbers under Related Topics. You can get Forms W-7 and SS-4 from the IRS by visiting [www.irs.gov](http://www.irs.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.



## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt From Backup Withholding* on page 2.

**Signature requirements.** Complete the certification as indicated in 1 through 5 below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship or single-owner LLC	The owner <sup>3</sup>
For this type of account:	Give name and EIN of:
6. Sole proprietorship or single-owner LLC	The owner <sup>3</sup>
7. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
8. Corporate or LLC electing corporate status on Form 8832	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
10. Partnership or multi-member LLC	The partnership
11. A broker or registered nominee	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or "DBA" name on the second name line. You may use either your SSN or EIN (if you have one). If you are a sole proprietor, IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules regarding partnerships* on page 1.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA, or Archer MSA or HSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. possessions to carry out their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 28% of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to a payer. Certain penalties may also apply.

## Request to Update a Michigan Education Trust Contract

Issued under Public Act 316 of 1986. Filing is mandatory.

### PURCHASER INFORMATION

Name	Social Security Number
Street Address	Daytime Telephone (      )
City, State, ZIP Code	E-mail Address

### NEW REFUND DESIGNEE

Name	Social Security Number
Street Address	Telephone Number (      )
City, State, ZIP Code	E-mail Address

As purchaser of the above Michigan Education Trust (MET) contract, I request that MET change the person to receive the refund (if it is not directed to a higher education institution) (item 16 of the Contract Signature Page) to the person listed above.

Signature of Purchaser	Date
------------------------	------

State of \_\_\_\_\_

County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me, a Notary Public in and for the County and State above, personally appeared \_\_\_\_\_ who after being duly sworn, represented and acknowledged execution of this instrument.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_ County

My Commission Expires:

Notary Seal or Stamp Required

**MAIL TO:**  
**Michigan Education Trust**  
**P.O. Box 30198**  
**Lansing, Michigan 48909**  
**Fax:**  
**(517) 373-6967**

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## Notice to Transfer to Another University or College

Issued under Public Act 316 of 1986. Filing is voluntary.

The Beneficiary must submit this notice to MET to transfer to a different Michigan public university or college.

If you have been using your MET educational benefits at a Michigan public institution, you may only *transfer* between Michigan public universities and community colleges. To have MET funds paid to a Michigan independent (private) or out-of-state institution you must complete the *Notice to Terminate a MET Plan Contract* and supply the required documentation. Upon completion of the termination process, the resulting refund amount may be directed to the Michigan independent (private) or out-of-state institution.

Beneficiary Name (Student)	Beneficiary's Social Security Number
Street Address	Daytime Telephone (       )
City, State, ZIP Code	E-mail Address
Name of University/College Currently Attending	Name of University/College Transferring To
City and State of University/College Currently Attending	City and State of University/College Transferring To
Major Area of Study	Semester and Year Beneficiary Will Transfer

Comments
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Signature of Beneficiary (Student)	Date
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**MAIL TO:**  
**Michigan Education Trust**  
**P.O. Box 30198**  
**Lansing, Michigan 48909**

**Fax:**  
**(517) 373-6967**

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## Request to Transfer MET Educational Benefits

Issued under Public Act 316 of 1986. Filing is mandatory.

The person(s) requesting the transfer and the new beneficiary to whom the contract is proposed to be transferred to (or the parent or guardian of the new beneficiary if the new beneficiary is a minor) certifies that no payment has been or will be made to anyone (except for payment to MET, if any) for the transfer of educational benefits.

### ORIGINAL BENEFICIARY

*Original Beneficiary Name	Relationship Between Original Beneficiary and New Beneficiary	
Street Address	Beneficiary's Social Security Number	
City, State, ZIP Code		
No. of Years of Educational Benefits Purchased	Work Telephone (     )	Home Telephone (     )
Age at the Time of Transfer	Grade as of December 1, 2005 (if applicable)	

\*Original beneficiary must be at least 18 years of age. If you are not 18 years of age, attach a copy of your high school diploma.

### NEW BENEFICIARY

New Beneficiary Name		*Year (or Expected Year) of High School Graduation
Street Address		New Beneficiary's Existing MET Contract No. (if applicable)
City, State, ZIP Code		New Beneficiary's Social Security Number
No. of Years of Educational Benefits Requesting to Be Transferred		Work Phone (     )
		Home Phone (     )
Age at the Time of Transfer	Date of Birth	Grade as of December 1, 2005

\*If the educational benefits will be transferred to an older student, an additional charge is required. This fee may be waived if the new Beneficiary is willing to accept less than nine years to completely use educational benefits. Please initial this box if the new Beneficiary is willing to accept the original Beneficiary's high school graduation year as the year they are eligible to use benefits.

A \$25.00 processing fee is required when transferring educational benefits. Checks should be made payable to the Michigan Education Trust and enclosed with this completed form.

**PLEASE HAVE THE BENEFICIARY AND NEW BENEFICIARY SIGN ON THE REVERSE SIDE.  
ALL SIGNATURES MUST BE NOTARIZED.**

**MAIL TO:**  
**Michigan Education Trust**  
**P.O. Box 30198**  
**Lansing, Michigan 48909**

Date

Signature of Original Beneficiary

STATE OF \_\_\_\_\_ )  
 )ss

COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_, before me, a Notary Public in and for the County and State above, personally appeared \_\_\_\_\_ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires: \_\_\_\_\_

Notary Seal or Stamp Required

Date

Signature of New Beneficiary (or parent/guardian  
if the new beneficiary is a minor)STATE OF \_\_\_\_\_ )  
 )ss

COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_, before me, a Notary Public in and for the County and State above, personally appeared \_\_\_\_\_ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires: \_\_\_\_\_

Notary Seal or Stamp Required

Date

Signature of parent, guardian, or personal  
representative of the original beneficiary  
(if applicable)STATE OF \_\_\_\_\_ )  
 )ss

COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2\_\_\_\_, before me, a Notary Public in and for the County and State above, personally appeared \_\_\_\_\_ who after being duly sworn, represented and acknowledged execution of this instrument.

Notary Public

County

My Commission Expires: \_\_\_\_\_

Notary Seal or Stamp Required

Contract Number(s)

## Michigan Education Trust Change of Address

It is important that we have correct addresses and phone numbers. Please notify us when a **permanent address** change is made. This will enable us to mail the appropriate individual important program information such as tax information used for income tax purposes. The MET contract is a legal document therefore, any changes to the contract must be made in writing to the MET office and mailed (or faxed) to the address listed below. Either the Purchaser, Beneficiary or Appointee must sign this form. If change of address applies to more than one Beneficiary (student), please copy this form and submit a separate form for each Beneficiary (student).

**This change of address applies to (check all that apply):**

☐ Purchaser

☐ Beneficiary (student)

☐ Appointee

Name

E-mail Address

New Address

Daytime Telephone

(      )

City, State, ZIP Code

The Purchaser's signature is required to change Purchaser address. Purchaser may also sign to change address for an Appointee and a Beneficiary under 18 years of age.

**Purchaser Signature**

Date

The Beneficiary must be 18 years of age and can only change his/her address.

**Beneficiary Signature**

Date

The Appointee's signature is required to change Appointee's address. Appointee may also sign to change address for a Beneficiary under 18 years of age.

**Appointee Signature**

Date

**MAIL TO:**  
**Michigan Education Trust**  
**P.O. Box 30198**  
**Lansing, Michigan 48909**

**Fax:**  
**(517) 373-6967**